again about being dropped from her health coverage when battling breast cancer.

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Before the Affordable Care Act, too many Americans were just one diagnosis away from having to face cancer without affordable, quality coverage that could not be taken away.

A case in point is my friend Mary Ann Wasil of the Get in Touch Foundation. She wrote me a few weeks ago to say her life literally depends on the Affordable Care Act. Mary Ann is battling advanced breast cancer. She is currently on COBRA insurance. When that runs out, she would surely be uninsurable without the Affordable Care Act. Mary Ann's chemotherapy treatment for the month of July alone was \$110,000. Simply put, without coverage she could not afford the treatment she needs. Her note to me said: "This is real for me. It is life or death for me."

This is why the Affordable Care Act is so important for breast cancer warriors like Mary Ann.

I have had so many women come up to me, Mr. Speaker, and confess that they haven't had a mammogram in years because before the Affordable Care Act, they could not afford the expensive copays and deductibles or feared the prohibitive costs of treatment. They were literally afraid to get a diagnosis because they were worried they couldn't afford treatment.

That worry is a thing of the past. Education and awareness is only half the battle. For breast cancer or any serious disease, access to affordable, quality health insurance is a necessity. It is not a privilege. It is a right for every American. Looking forward, we must work together to help women know their risks, discover cancer early, and access the best treatment possible.

As we continue to learn more and help more young women, let us commemorate Breast Cancer Awareness Month with a renewed dedication to support our mothers, sisters, daughters, and sister-friends. Together, let's eradicate breast cancer once and for all

THE AMERICAN HELLENIC INSTITUTE

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. Ros-Lehtinen) for 5 minutes.

Ms. ROS-LEHTINEN. Mr. Speaker, I rise to recognize the American Hellenic Institute, known as AHI.

This year, AHI will be holding its 12th annual conference in my hometown of Miami. The conference provides an opportunity for the Greek American community to reflect on its role in American society and to advance and, indeed, strengthen U.S.-Greek relations.

This will also include an awards banquet in which two members of the Miami area will be recognized for their

service to the south Florida community and for promoting Hellenic ideals and values. This year's recipients of the Hellenic Heritage Public Service Award are Gus Andy and John Haralambides.

John, who passed away, sadly, earlier this year, was the embodiment of all that AHI stands for. His legacy will forever live on through his deeds and through the school that he founded, the Archimedean Academy. I have had the privilege of being at that school, and I can account for its academic curriculum, which is simply outstanding.

I congratulate the American Hellenic Institute, Gus Andy, and the family and friends of John for this important and meaningful recognition.

IN RECOGNITION OF TONY ARGIZ

Ms. ROS-LEHTINEN. Mr. Speaker, I would like to recognize and congratulate my good friend, Tony Argiz, who has been selected by the American Jewish Committee in south Florida to receive its 2013 National Human Relations Award.

Tony has been an active member of our south Florida community for many years, so this honor is well deserved. He continues to play a vital role in enhancing and promoting the important relationship between the United States and Israel.

This Human Relations Award is presented to leaders whose work within the community reflects the mission of the AJC, building bridges of understanding, and promoting freedom and democracy throughout the world. As Tony Argiz understands, in this dangerous time, we must stand together with our ally, the Democratic Jewish State of Israel, and continue to work together to preserve this oasis of freedom in a desert of oppression.

Congratulations to Tony Argiz and to the American Jewish Committee in south Florida.

PROTECTING WOMEN AND GIRLS

Ms. ROS-LEHTINEN. Mr. Speaker, involved citizens help our communities on important issues in order to raise awareness on human trafficking and help put an end to domestic violence.

Domestic violence and human trafficking are widespread human rights violations that continue to plague our world, cutting across racial lines, ethnic lines, geographic borders. As a wife, mother, grandmother, and a female Member of Congress, I realize the profound responsibility that I have to work together with my congressional colleagues to pass legislation in a bipartisan manner that would speak to the very heart of each and every woman.

As long as young girls and women across the globe continue to struggle to break through the shame and the silence that surrounds domestic violence and sexual trafficking, we must continue to put these issues on every national and global agenda. This year, Congress reauthorized the Trafficking Victims Protection Act and the Violence Against Women Act, two critical

pieces of legislation to address the needs of these vulnerable members of our global society.

I recently cosponsored two important resolutions to raise awareness on the need to protect women from the horrible attacks that they face. I will soon introduce legislation to amend current U.S. law that unintentionally facilitates domestic violence by forcing the return of a child in international child abduction cases despite a recognized risk to the child or the parent.

But the reality is, Mr. Speaker, that government alone cannot combat these horrendous crimes against girls and women. We need your help. As a community, we have the obligation to fight these crimes and protect girls and women from domestic violence and human trafficking. Awareness is key in stopping these human rights abuses. These crimes are on the rise, but together we can make a difference. We must make a difference.

Be the difference today in your community.

THE HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. THOMPSON) for 5 minutes.

Mr. THOMPSON of Pennsylvania. Mr. Speaker, today I rise to discuss the Homeowner Flood Insurance Affordability Act, a bipartisan bill to delay further implementation of flood insurance rate increases that took effect on October 1, 2013, under the National Flood Insurance Program.

Congress last year, on a bipartisan basis, passed the Flood Insurance Reform Act of 2012. The measure included long overdue reforms to strengthen the financial solvency and administration efficiency of the National Flood Insurance Program. The rationale for the 2012 law was the need for the National Flood Insurance Program to more accurately reflect flood risk.

Historically, most low-risk States subsidize high-risk coastal States. Similarly, low-risk areas within States tended to subsidize those areas with higher risk, which were more prone to flooding.

The linchpin of the 2012 law was to use true actuarial rates in order to prevent very low-risk areas from subsidizing moderate- to high-risk areas.

The unintended consequence has been drastic premium increases for those plans that were traditionally subsidized by the National Flood Insurance Program. Under the 2012 law, Congress mandated that the Federal Emergency Management Agency, FEMA, complete an affordability study to further evaluate any unintended consequences as a result of the changes. This study was to be completed before the rate increases went into effect, which was crucial to understanding the full scope of the new risk model.

FEMA has failed to complete the affordability study that was required